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END-3621  
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Date of Deposit: October 3, 2005



BHGL Ref. No. 12729/101

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application:

Paul Gallagher, et. al.

Serial No.: 09/702,274

Filed: October 30, 2000

For: SYSTEMS AND METHODS FOR  
IMPLEMENTING PERSON-TO-  
PERSON MONEY EXCHANGES

Examiner: Firmin Backer

Group Art Unit: 3621

**RESPONSE AND AMENDMENT**

Mail Stop: Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated June 3, 2005, please enter the following response and amendment: